

Hospital	City / Town	County	Teaching Status [1]	Fiscal Year End	Number of Months Data		
North Adams Regional Hospital	North Adams	Berkshire	Nonteaching	09 / 30	9		
Financial Performance Indicators	FY02	FY03	FY04	FY05	FY06 Q3	MA Industry Median FY06 Q3	NorthEast US Median FY04 [2]
<b>Profitability</b>							
Operating Margin	-2.30%	-2.39%	-2.32%	-5.06%	-1.04%	1.43%	not available
Non-Operating Margin	0.10%	0.17%	0.10%	-0.30%	-0.14%	1.30%	not available
Total Margin	-2.21%	-2.23%	-2.22%	-5.37%	-1.18%	3.17%	2.08%
Operating Surplus (Loss)	(\$914,034)	(\$1,097,455)	(\$1,124,698)	(\$2,616,764)	(\$425,915)	---	---
Total Surplus (Loss)	(\$874,658)	(\$1,021,525)	(\$1,078,567)	(\$2,774,056)	(\$482,780)	---	---
<b>Liquidity</b>							
Current Ratio	1.91	1.27	0.92	1.45	0.61	1.48	1.68
Days in Accounts Receivable	64.03	45.02	48.85	42.19	33.00	39.39	49.17
Average Payment Period	59.60	60.29	85.04	65.48	80.29	47.71	63.4
<b>Solvency/Capital Structure</b>							
Debt Service Coverage (Total) [3]	1.35	1.35	1.49	0.75	---	---	3.11
Cashflow to Total Debt [4]	7.52%	6.25%	5.95%	-0.46%	---	---	16.38%
Equity Financing	21.35%	14.78%	11.11%	2.24%	1.52%	40.35%	47.45%
<b>Other</b>							
Total Net Assets	\$6,582,106	\$5,704,855	\$4,534,717	\$1,265,480	\$885,449	---	---
Assets Whose Use is Limited	\$6,956,385	\$5,383,106	\$5,754,666	\$9,247,540	\$11,917,802	---	---
Net Patient Service Revenue [5]	\$38,412,886	\$44,151,325	\$46,725,785	\$49,720,265	\$39,379,259	---	---

### FY06 Q3 Filing based on hospital's UNAUDITED internal financial statements.

Data Sources: FY02 - FY06 Q3 data drawn from DHCFP quarterly and annual filings.

CAVEATS: FY02 data is unaudited but reviewed by the Division for consistency with the Audited Financial Statements. FY03-FY05 annual data is reconciled to Audited Financial Statements for most hospitals. DHCFP filings may not reflect all of the financial resources available to the hospital -- for example, resources available through associations with foundations or parents/affiliates. Financial information must be interpreted within the context of other factors, including, but not limited to, management plans, reimbursement changes, market behavior, and other factors affecting performance.

Comments: Hospitals may also submit comments which further explain or clarify specific data items. Any such disclosures are shown below.

**Please be advised that due from affiliates is now netted with due to affiliates on the balance sheet. Change in procedure during quarter end 6/30/06**

#### Notes:

[1] According to the Medicare Payment Advisory Commission (MEDPAC), a major teaching hospital is one with at least 25 FTE residents per 100 inpatient beds.

[2] NE US Median data from The "2006 Almanac of Hospital Financial & Operating Indicators." The Center for Healthcare Industry Performance Studies (CHIPS)/St. Anthony/Medicode INGENIX.

[3] Blank values indicate a facility with no current long term debt in the period covered. Ratio not applicable to quarterly analysis due to shortened time frame.

[4] Blank values indicate a facility with no long term debt net of current portion in the period covered. Ratio not applicable to quarterly analysis due to shortened time frame.

[5] Net Patient Service Revenue includes Premium Revenue.